Loan Sanctioned to North Eastern Region during the year 1996-97 to 1998-99

(Rs . In Lakh)

Slate	Housing			Urban Infrastructure		
	No. of Schemes	Project Cost	Loan Amt.	No. of Schemes	Project Cost	Loand Amt.
Assam	20	33435.00	20980.00	5	9781.09	6497.45
Manipur	8	14481.00	8065.00	3	8743.29	3780.00
Meghalaya	6	8451.00	5448.00	2	822.82	492.06
Mizoram	6	2495.00	1376.00	-	-	-
Nagaland	6	5298.00	3857.00	2	1184.98	829.48
Sikkim	2	801.00	582.00	-	-	-
Tripura	4	316.00	161.00	-	-	-
Total:	52	65277.00	40869.00	12	20532.18	11598.99

Loan Sanctioned to Assam during the year 1996-97 to 1998-99

(Rs. in Lakh)

	Housing			Urban Infrastructure		
No. of Schemes	Project Cost	Loan Amt.	No. of Schemes	Project Cost	Loand Amt.
20	33435.00	20980.00	5	9781.09	6497.45

(b) HUDCO has provided financial assistance of Rs. 63.00 lakh for three projects to private builders in the State of Assam, envisaging construction of 76 dwelling units. These projects have been financed at 15.5% net interest per annum. HUDCO has also sanctioned Rs. 53.05 crore under as retail financing scheme—HUDCO Niwas.

(c) 3670 individuals have availed loan under HUDCO Niwas scheme in the State of Assam. State Government has availed loan of Rs. 50 crore under the scheme for 3422 State Govt, employees, while Rs. 3.05 crore have been sanctioned to 248 other individuals.

Performance of Finance and Development Corporation

*148. SHRI KHAN GHUFRAN ZAHIDI: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) the aims and objects of National Minorities Finance and Development

Corporation (NMFDC), National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC) and National Backward Classes Finance and Development Corporation (NBCFDC);

(b) the details of Finance Assistance sanctioned by these Financial Corporations, separately, to the beneficiaries during 1998-99 and 1999-2000, State-wise;

(c) whether Government are satisfied with the achievements of these Corporation; and

(d) if not, the steps being taken by Government to improve the working of these organisations?

THE MINISTER OF STATE OF THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRIMATI MANEKA GANDHI):

(a) Aims and objectives of NMFDC, NSFDC and NBCFDC

I. *National Minorities Development and Finance Corporation (NMDFC)*

(i) To promote economic and developmental activities for the benefit of ""Backward Section" amongst the minorities, preference being to the occupational groups and women.

(ii) To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to the minorities by way of loans and advances for economically and financially viable schemes and projects.

(iii) To promote self-employment and other ventures for the benefits of minorities.

(iv) To grant loans and advances at such rates of interest as may be determined from time to time in accordance with the guidelines or schemes prescribed by the Central Government or by the Reserve Bank of India.

(v) To extend loans and advances to the eligible members belonging to the minorities for pursuing general/professional/ technical education or training at graduate and higher levels.

(vi) To assist the upgradation of technical and entrepreneurial skills of minorities for proper and efficient management of productions units.

(vii) To assist the State level organisations dealing with the development of the minorities by way of providing financial assistance or equity contribution and in obtaining commercial funding or by way of refinancing.

(viii) To work as an apex institution for co-ordination and minotoring the work of all corporations/boards/other bodies set up by the State Govt./ Union Territory Administrations for, or given the responsibility of assisting the minorities for their economic development.

(ix) To help in furthering the Government policies and programmes for the development of minorities.

H. *National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC)*

(i) Financing income generating schemes for the Scheduled Castes and Scheduled Tribes through the state Channelising Agencies (SCAs) and other recognised institutions nominated by the respective State/ UT Government.

(ii) Providing grants for skill development programmes channelised through State Channelising Agencies.

(iii) Providing Advisory services to target group and SCAs.

(iv) Upgrading skills of officers of State Level Channelising Agencies, through periodic training programmes.

III. *National Backward Classes Finance and Development Corporation (NBCFDC)*

(i) To promote economic and developmental activities for the benefit of Backward Classes.

(ii) To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups

of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.

(iii) To promote self-employment and other ventures for the benefit of Backward Classes.

(iv) To grant concessional finance in selected cases for persons belonging to Backward Classes living below double the poverty line.

(v) To extend loans to the Backward Classes for pursuing general/ professional/technical education or training at graduate and higher level.

(vi) To assist in the upgradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units.

(b) Details of Financial Assistance sanctioned by NMFDC, NSFDC and NBCFDC are given below:

Details of Financial assistance sanctioned by NMFDC, STATE/UTwise during 1998-99 and 1999-2000

(Rs. in Lakhs)

SI. No.	Name of SCA	Amt. Sanct.during 1998-99	Amt. Allocated during 1999-2000
1.	Andhra Pradesh	272.57	589.00
2.	Assam	127.50	143*00
3.	Bihar	233.70	326.00
4.	Chandigarh	12.14	25.00
5.	Goa	0.00	0.00
6.	Gujarat	527.10	726.00
7.	Haryana	134.44	225.00
8.	Himachal Pradesh	J61.56	95.00
9.	Jammu & Kashmir	396.65	361.00
10.	Kerala	647.20	948.00
11.	Karnataka	492.53	632.00
12.	Madhya Pradesh	187.893	750.00

SI. No.	Name of SCA	Amt. Sanct.during 1998-99	Amt. Allocated during 1999-2000
13.	Maharashtra	233.70	70.00
14.	Manipur	55.46	92.00
15.	Orissa	199.70	300.00
16.	Pondicherry	0.00	0.0
17.	Punjab	580.76	494.00
18.	Rajasthan	144.62	149.00
19.	Sikkim	0.00	0.00
20.	Tamil Nadu	147.50	181.00
21.	Tripura	21.20	36.00
22.	Uttar Pradesh	855.68	130.00
23.	West Bengal	643.28	641.00
24.	Nagaland	62.65	124.00
25.	Mizoram	100.43	244.62

Details of financial assistance sanctioned by NSFDC, STATE/UT-wise during 1998-99 and 1999-2000

(Rs. in Lakhs)

SI. No.	Name of SCA	Amt. Sanct.during 1998-99	Amt. Allocated during 1999-2000
1.	Andhra Pradesh	1991.04	814.10
2.	Arunachal Pradesh	14.31	32.47
3.	Assam	513.23	438.28
4.	Bihar	1240.69	0.00
5.	Chandigarh	132.15	93.20
6.	Goa	17.95	17.70
7.	Gujarat	952.25	1080.70
8.	Haryana	337.30	0.00
9.	Himachal Pradesh	255.91	300.20
10.	Jammu & Kashmir	167.60	41.00
11.	Kerala	268.63	246.89
12.	Karnataka	904.06	481.34
13.	Dadra & Nagar Haveli and Daman & Diu	53.63	0.00

14.	Lakshadweep	8.76	10.94
15.	Madhya Pradesh	1603.79	957,53
16.	Maharashtra	99.77	113.58
17.	Manipur	103.75'	117.00
18.	Mizoram	105.86	114.13
19.	Orissa	908.07	3.82
20.	Nagaland	161.75	43.10
21.	Punjab	156.00	0.00
22.	Rajasthan	454.50	455.35
23.	Sikkim	189.24	96.05
24.	Tamil Nadu	422.15	788.52
25.	Tripura	495.11	131.73
26.	Uttar Pradesh	0.00	0.00
27.	West Bengal	844.77	127.4
28.	Delhi	82.60	98.40
29.	Pondicherry	97.50	3.82

Details of Financial Assistance Sanctioned by NBCFDC, STATE/UT wise during 1998-99 and 1999-2000

(Rs. in Lakhs)

SI. No.	Name of SCA	Amt. Sanct.during 1998-99	Amt. Allocated during 1999-2000
1.	Andhra Pradesh	4371.636	2677.00
2.	Assam	24.867	393.00
3.	Bihar	4107.822	0.00
4.	Chandigarh	72.63	60.00
5.	Goa	27.512	40.00
6.	Gujarat	1518.962	1201.00
7.	Haryana	484.395	500.00
8.	Himachal Pradesh	131.709	213.00
9.	Jammu & Kashmir	115.307	0.00

SI. No.	Name of SCA	Amt. Sanct.during 1998-99	Amt. Allocated during 1999-2000
10.	Kerala	0.00	1013.30
11.	Karnataka	133.875	489.00
12.	Madhya Pradesh	187.893	750.00
13.	Maharashtra	0.00	0.00
14.	Manipur	188.328	216.00
15.	Orissa	0.00	496.00
16.	Pondicherry	65.025	0.00
17.	Punjab	203.150	230.00
18.	Rajasthan	74.80	578.50
19.	Sikkim	161.096	298.00
20.	Tamil Nadu	276.25	599.00
21.	Tripura	101.57	853.00
22.	Uttar Pradesh	631.571	1614.00
23.	West Bengal	0.00	1105.00

(c) and (d) The NMFDC, NSFDC and NBCFDC have been set up to finance income generating schemes and promote the economic development of persons belonging to minorities, SCs, STs and backward classes. Since the year 1998-99 these Corporations have extended loans amounting to Rs. 420.54 crores covering 2,29,577 beneficiaries. Since these Corporations disbursed loans to the beneficiaries through the State Channelising Agencies (SCAs), their performance is dependent on the capacity of the SCAs to improve their outreach to cover larger numbers. However, this Ministry monitors and reviews the performance of these Corporations on regular basis and arranges inter active sessions with the management of the Corporations/SCAs to identify measures for bringing qualitative and quantitative improvement in the services provided to the target groups.

Automatic route for FDI

*149. SHRI P. PRABHAKAR REDDY: Will the Minister of COMMERCE AND INDUSTRY be pleased to state: